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Attorney's Docket No.: 08575-074001

REMARKS

The comments of the Applicants' below are each preceded by related comments of the Examiner (in small, bold type).

1. The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.

The title has been amended.

3. Claim 1 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 1 is vague and indefinite because it is unclear how to enable a user to select various entities and/or how to enable a user to provide access information.

Claim 1, as well as companion system claim 23 and companion article claim 41 have been amended.

4. Claim 8 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 8 is vague and indefinite because it is unclear what is a competition relation.

The Applicants note that claim 10 and not claim 8 recites the word "competition". Claim 10 was amended to recite the language "the relation comprises competitor" and thereby clarify that the one or more entities have a competitor-type relation to the first entity. Claim 28 was similarly amended.

6. Claims 1-41 are rejected under 35 U.S.C. 102(e) as being unpatentable by Sheth et al. (US 2002/0194502).

Sheth et al. disclose a system and method comprising:

determining, by a first entity (a grantor) and using data associated with a user, a list of one or more other entities that provide network-accessible accounts (Host Server 1010);

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enabling the user to select a second entity from the list of one or more other entities (paragraph [0020]; "Using the visitation access codes to selectively grant visitation access to one or more of the grantor's view pages to one or more of the grantees.."); and
enabling the user to provide access information for a network-accessible account that is provided by the second entity (paragraph [0020]; also see related "access code").

The Applicants disagree.

Claim 1 was amended to clarify that determining a list of one or more other entities that provide network-accessible accounts is performed automatically by a first entity using data associated with a user. Among other advantages, Applicants' method enables a first entity, such as a financial institution with which the user has a web-accessible account, to determine a list of potential other entities, such as other financial institutions, with whom the user may have accounts it can access through a network. That list of potential other entities is determined using data, available to the first entity, that is associated with the user. By determining such a list and presenting it to the user the user may select from the list other entities with whom it has network-accessible accounts, provide the first entity with access information for such accounts, and thereby access and manage its various accounts from a single platform. The invention recited in claim 1 thus enables the user to avoid having to separately access several network-accessible accounts and to remember access codes and procedures for those accounts. Additionally, by prompting the user to identify what other entities the user is subscribing to, the first entity may be able to offer that user the first entity's own competing services.

In contrast, while Sheth discloses an information aggregation system through which a user can aggregate information from several sources and present the information uniformly on a single interface (page 1, paragraph 3), nowhere does Sheth describe that the entity through which the user has network access can automatically determine a list, using data associated with the user, of one or more other entities from which the user can select at least one second entity the user wishes to access. Rather, Sheth's system enables a user to populate the user's interface (monitor) by selecting institutes/web-sites from an alphabetic list of such institutes/web-sites stored on a database 416, or by using a search function to find institutes/web-sites to add to the user's monitor (FIG. 8A, and paragraph 75 on page 6). But Sheth does not disclose or suggest

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that the system uses data associated with the user to determine the list of likely potential institutions with which the user may have network-accessible accounts.

Furthermore, while Sheth's system allows users to create view pages and share those views with other users of the system by granting those other users visitation access codes (paragraphs 395-397 on page 17), it is the granting user who has to identify the grantee users to whom access will be granted by specifying the grantee users' unique visitation access codes (paragraph 404 at page 18). Sheth's system does not itself provide the grantor user with a list of grantee users or with their visitation access codes. Indeed, to ensure that the grantor user has selected legitimate grantee users, Sheth's system determines, upon receiving the grantor user's input, whether the grantor user has entered correct visitation access codes (paragraph 404 at page 18). So unlike the invention recited in Applicants' independent claim 1, Sheth does not disclose or suggest that the system automatically determines a list of other entities (e.g., grantee users) from which the user can select at least one other second entity. Much less does Sheth disclose that such automatic determination is performed using data associated with the user (e.g., the grantor user).

Claims 2-22 and new claim 42, which depend from claim 1, are patentable for at least the same reasons as claim 1. Claims 23 and 41 were amended in a similar manner as claim 1, and are therefore patentable for at least similar reasons as claim 1. Claims 24-40 and new claim 43, which depend from claim 23, are patentable for at least the same reasons as claim 23.

Any circumstance in which the Applicants have (a) addressed certain comments of the examiner does not mean that the Applicants concede other comments of the examiner, (b) made arguments for the patentability of some claims does not mean that there are not other good reasons for patentability of those claims and other claims, or (c) amended or canceled a claim does not mean that the Applicants concede any of the examiner's positions with respect to that claim or other claims.

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Please apply the required fee of \$100 for excess claims, and any other charges, to deposit account 06-1050, referencing attorney docket 08575-074001.

Respectfully submitted,

Date:

June 7, 2005

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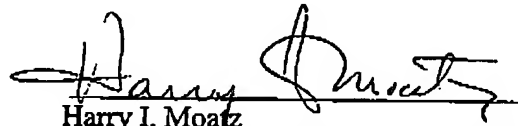
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